

B 10S1 (Supplement 1) (12/11)

## UNITED STATES BANKRUPTCY COURT

Middle District of Georgia

In re Jermaine Miller and Dana R Miller  
Debtor

Case No. 13-52024  
Chapter 13

### Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Freedom Mortgage Corporation

Court claim no. (if known): 5

Last four digits of any number  
you use to identify the debtor's  
account: 8 4 3 6

Date of payment change: 04/01/2016  
Must be at least 21 days after date of  
this notice  
mm/dd/yyyy

New total payment: \$ 928.74  
Principal, interest, and escrow, if any

#### Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- No  
 Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: Increase in escrow

Current escrow payment: \$ 246.87

New escrow payment: \$ 249.06

#### Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- No  
 Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

#### Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- No  
 Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

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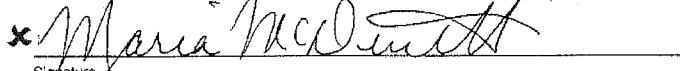
**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

- I am the creditor.  I am the creditor's authorized agent.  
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

  
Signature

Date 3/10/16  
mm/dd/yyyy

Print: Maria McDevitt Title: Bankruptcy Supervisor  
First Name Middle Name Last Name

Company: Freedom Mortgage Corporation

Address: 500 Virginia Drive  
Number Street  
Fort Washington PA 19034  
City State ZIP Code

Contact phone: (855) 690-5900 Email: bankruptcy@freedommortgage.com



PO BOX 50428  
INDIANAPOLIS, IN 46250-0401

## ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

0-807-04569-0000271-001-010-000-000-000

JERMAINE MILLER  
DANA R MILLER  
139 DORA LN  
BYRON GA 31008-3822

### REPRESENTATION OF PRINTED DOCUMENT

#### CONTACT INFORMATION

Customer Care Department 1-855-690-5900  
Monday - Friday 8:00a.m. - 10:00p.m. ET  
Saturday 9:00a.m. - 6:00p.m. ET  
Website: [www.freedommortgage.com](http://www.freedommortgage.com)

#### LOAN INFORMATION

LOAN NUMBER:	██████████6
ANALYSIS DATE:	01/26/2016
PAYMENT EFFECTIVE DATE:	04/01/2016
PRESENT PAYMENT	NEW PAYMENT as of 04/01/2016
PRINCIPAL & INTEREST \$679.68	\$679.68
ESCROW PAYMENT \$246.87	\$230.74
SHORTAGE SPREAD \$0.00	\$18.32
Total \$926.55	\$928.74

#### ESCROW ACCOUNT DISCLOSURE STATEMENT

The Escrow Account Projection is a month-by-month estimate of activity in your escrow account over the next 12 months. Your current escrow balance and all anticipated payments and disbursements are included to determine the Projected Escrow Account Balance. When your escrow balance reaches its lowest point during an account cycle, that balance is targeted to be your cushion amount or low point.

Under Federal Law, your lowest monthly balance in the next 12 months should not exceed \$461.48, which is 1/6th of total anticipated annual disbursements from the account, unless your mortgage contract or State law specifies a lower amount. Your actual lowest monthly balance was \$241.63. Your current projected low balance is \$241.63. Your required low balance is \$461.48, creating a shortage of \$219.85. The items with an asterisk in your account history may explain this. For further explanations, please call 1-855-690-5900 or write to P.O. Box 50428, Indianapolis, IN 46250-0401.

ANTICIPATED ANNUAL DISBURSEMENTS		YOUR ESCROW ACCOUNT PROJECTION			
MONTH	ANTICIPATED AMOUNT TO ESCROW FROM ESCROW	DESCRIPTION	PROJECTED ESCROW ACCOUNT BALANCE		REQUIRED ESCROW ACCOUNT BALANCE
			Escrow Account Balance	Projected Escrow Account Balance	
APR/2016	\$230.74		\$966.04	\$1,185.89	
MAY/2016	\$230.74	\$1,185.89 HOMEOWNERS INS	\$1,195.78	\$1,416.63	\$461.48
JUN/2016	\$230.74		\$472.37	\$692.22	
JUL/2016	\$230.74		\$703.11	\$922.96	
AUG/2016	\$230.74		\$933.85	\$1,153.70	
SEP/2016	\$230.74		\$1,164.59	\$1,384.44	
OCT/2016	\$230.74		\$1,395.33	\$1,615.18	
NOV/2016	\$230.74		\$1,626.07	\$1,845.92	
DEC/2016	\$230.74	\$1,583.00 COUNTY TAX	\$273.81	\$493.66	
JAN/2017	\$230.74		\$504.55	\$724.40	
FEB/2017	\$230.74		\$736.29	\$955.14	
MAR/2017	\$230.74		\$966.03	\$1,185.88	
<b>1/12th Total Annual Disbursements</b>					
<b>Monthly Deposit</b>					
<b>PROJECTED ESCROW BALANCE SUMMARY AS OF 04/01/2016</b>					
<b>PROJECTED LOW BAL LESS REQUIRED LOW BAL</b>					
<b>SHORTAGE ESCROW SHTG PRORATED FOR 12 MONTHS</b>					
<b>SEE REVERSE SIDE FOR ADDITIONAL INFORMATION</b>					

**NOTICE:**  
Freedom Mortgage is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, in the event the debt has been discharged pursuant to or the addressee or recipient is under the protection of federal bankruptcy law, this communication is solely for informational purposes and is not an attempt to collect a debt.

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DATE: 01/26/2016  
LOAN NUMBER: 0051218436

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### ESCROW ACCOUNT HISTORY

MONTH	PAYMENTS TO ESCROW		DISBURSEMENTS FROM ESCROW		DESCRIPTION	ESCROW BALANCE
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		
8/2015	\$574.08				BEGINNING BALANCE	\$0.00
9/2015	\$493.74					\$574.08
10/2015	\$246.87					\$1,057.82
11/2015	\$246.87		\$1,583.00		* COUNTY TAX	\$1,314.69
12/2015	\$246.87					-\$21.44
1/2016	\$246.87					\$225.43
						\$472.30

- This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. The projections from your previous escrow analysis are to the left of the actual payments, disbursements and escrow balance. By comparing the actual escrow payments to the previous projections listed, you can determine where a difference may have occurred.
- An asterisk (\*) indicates a difference from the projected activity in either the amount or date.
- When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.
- Your projected low point may or may not have been reached based on one or more of the following factors:

PAYMENT(S)	TAXES	INSURANCE
• Monthly payment(s) received were less than OR greater than expected	• Tax rate and/or assessed value changed	• Premium changed
• Monthly payment(s) received earlier OR later than expected	• Exemption status lost or changed	• Coverage changed
• Previous overage was returned to escrow	• Supplemental/Deficient tax paid	• Additional premium paid
• Previous shortage not paid entirely	• Tax bill paid earlier OR later than expected	• Insurance bill paid earlier OR later than expected
	• Tax installment not paid	• Premium was not paid
	• Tax refund received	• Premium refund received
	• New tax escrow requirement paid	• New insurance escrow requirement paid
		• Lender placed insurance premium paid

Freedom Mortgage does not recognize property tax deferrals, repayment plans, or third-party property tax lien transfers and will take the necessary action to pay your property taxes to ensure that our mutually vested interest in your property is not at risk. These programs create a lien on your property that takes priority over this mortgage lien in most cases and may result in interest at a high rate owed to the tax collector or a third party, payable over the course of the repayment plan or at the expiration of the deferral period. If you are having trouble making your loan payments and are considering or participating in one of these programs, please contact Freedom Mortgage for assistance at 1-855-690-6900.

### FREQUENTLY ASKED QUESTIONS

Freedom Mortgage is providing you with this statement as a detailed analysis of the activity related to your escrow account. Escrow payments are included in your total monthly mortgage payments and held in reserve for future disbursements for your property taxes, insurance premiums, and/or other escrowed items.

**Q. Why do escrow deposits change?**

When changes in your taxes and/or insurance premiums occur or your escrow account is short of funds, your escrow deposit will adjust resulting in a new monthly payment.

**Q. Is a cushion in an escrow account necessary?**

Yes, Freedom Mortgage requires a two month escrow cushion, where permitted by state law, to ensure there are sufficient funds for unanticipated disbursements.

**Q. How often are escrowed loans analyzed?**

Freedom Mortgage analyzes escrowed loans that are current according to the loan terms once every 12 months to determine the appropriate monthly escrow deposit. Additional analysis or payment adjustments may be necessary when there are significant changes in disbursement amounts of escrowed items.

**Q. How is a shortage collected?**

Shortages are collected over a 12 month period.

**Q. What does an analysis reveal?**

An analysis determines if adjustments to the escrow deposit are necessary based on escrow disbursements for the upcoming year. If Freedom Mortgage has disbursed an amount higher than anticipated for any escrowed item(s), an escrow shortage may be created and a payment coupon will accompany the analysis. If Freedom Mortgage disbursed an amount lower than anticipated for any escrowed item(s), an overage may be created and a surplus check may accompany the analysis.

**Q. How can you get additional information on your escrow account?**

If you need more information, please contact us at 1-855-690-6900 or visit our web site at [www.freedommortgage.com](http://www.freedommortgage.com).

UNITED STATES BANKRUPTCY COURT OF GEORGIA  
MIDDLE DISTRICT OF  
MACON DIVISION

IN RE: Jermaine Miller  
Dana R Miller

) Case No. 13-52024  
)  
)  
)  
Debtor(s) ) Chapter 13

CERTIFICATE OF SERVICE

I, Maria McDevitt hereby certify:

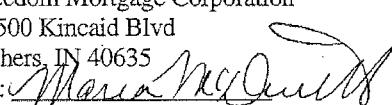
That I am, and at all times hereinafter mentioned was, more than eighteen (18) years of age; and

That on this day, I served a copy of the foregoing pleading upon the following parties either by electronic notice in accordance with the local rules or by depositing the same in the United States mail, first class, postage prepaid and addressed as follows:

Debtor  
Jermaine Miller  
Dana R Miller

Attorney for Debtor(s)  
Calvin L Jackson Attorney At Law  
1259 Russell PKWY Ste T  
Warner Robins GA 31088

Trustee  
Camille Hope  
PO Box 954  
Macon GA 31202

Freedom Mortgage Corporation  
10500 Kincaid Blvd  
Fishers, IN 46035  
By:   
Maria McDevitt  
Bankruptcy Supervisor  
10500 Kincaid Drive  
Fishers, IN 46037  
bankruptcy@freedommortgage.com  
855-690-5900